

GENDER ASSESSMENT REPORT JUNE 2019

DFID Market Development (MADE) for Northern Ghana Programme

NATHAN



SUBMITTED TO

Department for International Development, Ghana

SUBMITTED BY

Nathan Associates London Ltd.

www.nathanlondon.co.uk

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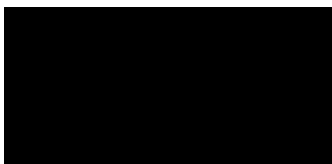
LIST OF ACRONYMS

BDA	Business Development Advisor
BDS	Business Development Services
DFID	Department for International Development
FEA	Farm Enterprise Advisor
FGD	Focus Group Discussions
GAC	Global Affairs Canada
GAP	Good Agricultural Practices
GoG	Government of Ghana
GRBL	Great River Business Ltd.
KII	Key Informant Interview
MADE	Market Development
MAG	Modernising Agriculture in Ghana
MEL	Monitoring Evaluation and Learning
MOFA	Ministry of Food and Agriculture
NBSSI	National Board for Small Scale Industries
NDA	Northern Development Authority
NGO	Non-Governmental Organisation
NSEZ	Northern Savannah Ecological Zone
SADA	Savannah Accelerated Development Authority
SARI	Savanna Agricultural Research Institute
SHF	Smallholder Farmer
SNV	Stichting Nederlandse Vrijwilligers (Netherlands Development Organisation)
WEE	Women's Economic Empowerment
USAID	United States Agency for International Development
WIAD	Women in Agricultural Department Directorate

STATEMENT OF THE AUTHOR

The author would like to acknowledge all the individuals who supported the gender assessment work in Tamale and the fieldwork in the three regions and Accra. I extend my sincere appreciation to DFID Ghana for the valuable guidance and direction provided to the team. Thoughtful input from the MADE team helped guide the assessment and validate the findings. Deputy Team lead [REDACTED] and Gender Focal Person [REDACTED] provided technical support and juggled complicated logistics so that the fieldwork went smoothly. London-based Programme Manager and Gender Advisor [REDACTED] provided guidance and direction prior to the assessment, as well as institutional and technical support in the field. Local research team members [REDACTED], [REDACTED] and [REDACTED] contributed valuable local knowledge to put findings in context. Drivers [REDACTED] and [REDACTED] got the team where we needed to be safely and in comfort.

I extend my deep appreciation to all agribusiness owners, staff and clients as well as other public and private sector stakeholders who engaged in key informant interviews and focus group discussions and gave generously of their time. Their insights and perspectives have greatly enriched the assessment and are reflected in the findings, conclusion, and recommendations. I thank them for their willingness to share information with the team and for their kind hospitality. Any mistakes are mine.



SECTION 1. EXECUTIVE SUMMARY

The Market Development (MADE) for Northern Ghana Programme is a six-year programme launched in March 2014 aimed at developing a sustainable ecosystem of services required for farmers to thrive. It does not work directly with farmers, but instead catalyses and fosters the growth of local agribusinesses to ensure that the necessary quality inputs, services and products reach farmers. This in turn allows farmers to increase their productivity, sell more produce and improve their livelihoods. Now in its final year of implementation, programme leadership contracted this gender assessment to compile evidence on why women are both important clients and valuable employees of agri-businesses in the Northern Savannah Ecological Zone, and to assess the impact of MADE's gender mainstreaming efforts on direct and indirect programme participants. Its findings and recommendations will guide gender efforts for MADE, inform future Department for International Development (DFID) programmes with similar scope, and contribute to the development of a business case that will incentivise agribusinesses to invest in women.

KEY FINDINGS

During the three-week assessment, the team met with MADE staff, MADE partner agribusiness owners and staff, and key public and private stakeholders. The overall message is that traditional patriarchal norms are transforming, thanks to efforts by the government of Ghana and a host of development sector actors. There are an increasing number of opportunities for women to participate in economic activities, as well as more acceptance for these changes. However, in most cases, women are still expected to prioritise household responsibilities. While MADE has not had an intentional gender strategy other than recommended gender targets, it was in a position to benefit from this changing environment. The graphic below lays out key findings by stakeholder group.

Table 1: Key finding disaggregated by stakeholder

STAKEHOLDER	KEY GENDER ASSESSMENT FINDINGS
MADE staff	Technical staff believed the market systems approach limited what they were able to do in terms of gender-focused interventions.
	The team has experience mainstreaming gender in traditional development projects but did not receive capacity-building support in how to do so in a market systems context.
	The monitoring, evaluation and learning system measures women's participation but not women's empowerment, so it is difficult to quantify impact.
Agribusiness owners and staff	Most of the agribusinesses have observed the economic and social benefits of working with female smallholder farmers (SHFs) and are now targeting them intentionally.
	Recovery rates for women are higher than for men, and when everything is equal women's yields are often higher.
	Female Farm Enterprise Advisors (FEAS) and Business Development Advisors (BDAs) can help a business attract more female clients, but agribusinesses are struggling to recruit women.
	Female business owners and FEAs are constrained by the expectation that household responsibilities come first.
Smallholder farmers	The MADE bundle, in particular the buy-back scheme, has allowed women to engage in commercial farming in ways they could not previously; This has benefitted them immensely. They are able to contribute to household expenses and invest in their livelihoods, which has positively impacted both the way they perceive themselves and the way others perceive them.
	Male smallholder farmers have observed that women are good farmers and can contribute to household expenses, and they not only allow them to expand their activities but are also in some cases helping on farms or in households. Women still face the double burden of both productive and reproductive roles.
Public and private stakeholders	The Ministry of Food and Agriculture and the Women in Agricultural Development Directorate have available resources that could help MADE and its partner agribusinesses target and build the capacity of women.
	There are opportunities to increase coordination with other market systems activities for improved collaboration, leverage and shared learning.

RECOMMENDATIONS

MADE is in its final year of implementation, but there are several short-term activities that the programme could support in that timeframe that could be quite impactful. Other recommendations can be considered when putting in place new market systems programmes in the Northern Savannah Ecological Zone or elsewhere.

For MADE's final year of implementation

- *Share learning:* MADE can bring together agribusinesses interested in targeting women, in order to encourage the sharing of lessons learned, both positive and negative, promote the adoption of already existing best practices, and track any new efforts for further dissemination.
- *Track the economic benefit of working with women:* Some agribusinesses already disaggregate data and have evidence of the economic incentives for working with women. MADE can encourage those agribusinesses that do not currently disaggregate data to do so, so they can see the profitability of working with women. Findings could be disseminated broadly before programme end.
- *Provide gender sensitisation:* MADE could facilitate gender trainings with the Women in Agricultural Development Directorate for interested agribusinesses, so they can embed messages about equity and equality in their technical assistance.
- *Establish fora for female FEAs:* Bringing women together to meet and share challenges and successes is likely to help them feel stronger and would help MADE identify how best to support them. It is also a way to hear stories of their successes that could be promoted more broadly.
- *Address female FEA recruitment challenges:* MADE can help disseminate the strategies adopted by innovative agribusinesses that have been identified through this assessment. The programme can also take a more active role by linking partners with female agricultural students.
- *Share findings:* Development partners are working with many of the same stakeholders and have similar objectives. MADE has already benefitted from the work that some of these projects have done, but intentional collaboration and leverage could only be more meaningful.

For future market systems programmes in Ghana and elsewhere

- *Put in place a more deliberate gender strategy:* In line with recommended best practices, consider a hybrid market systems approach with a more deliberate strategy to bring women up to a level where they can compete equitably with men.
- *Base strategy on in-depth research:* At programme inception, carry out an assessment to understand gender-based constraints and opportunities, and design activities to address them within the market systems framework. If possible, integrate this research with other studies rather than as a stand-alone piece, so that it does not get side-lined.
- *Track impact effectively:* Put in place a monitoring, evaluation and learning framework that not only disaggregates effectively but tracks systemic change for both sexes. Update the gender strategy regularly, based on new information that comes in through the monitoring, evaluation and learning system.
- *Examine and collect data relating to constraints and opportunities for youth:* In addition to disaggregating by sex, it could be useful to disaggregate by age, in order to identify how to support the needs and interests of young men and women.
- *Ensure programme staff have appropriate skills to support women and men:* Design a scope of work for a gender specialist who can help programme staff reduce gender disparities in access to and control over resources, opportunities and services. Provide gender training to help programme staff understand how they can carry out gender mainstreaming activities within the confines of a market systems programme.
- *Increase the number of female-owned agribusinesses:* Consider adjusting criteria to allow more women business owners to join the programme. Partner with an organisation that has a mandate to raise capacity and help women-owned businesses develop growth strategies
- *Coordinate with other stakeholders:* At the programme level it is important to coordinate with public and private stakeholders to identify areas for collaboration and leverage and to avoid duplication. At a higher level, there is an opportunity to capture learning around inclusive market systems that can be shared at the local, regional and international levels.

SECTION 2. INTRODUCTION

The MADE programme is a six-year initiative to develop a sustainable ecosystem of services to help farmers in Ghana thrive. It is funded by the Department for International Development (DFID) and was launched in March 2014. In line with DFID's overall objective to promote growth and reduce poverty in the Northern Savannah Ecological Zone (NSEZ), MADE's core agenda is to catalyse and foster the growth of local agribusinesses to ensure that the necessary quality inputs, services and products reach smallholder farmers (SHFs). This in turn allows farmers to increase their productivity, sell more produce and improve their livelihoods.

As part of the programme's commitment to sustainability in its final year of implementation, this assessment was designed to analyse programme performance and potential impact on households, communities and the business-enabling environment in terms of gender, and to provide information and tools to MADE staff and partners to carry out meaningful gender work for the life of the project and beyond.

GENDER ASSESSMENT METHODOLOGY

The team was tasked with examining the gender practices of Ghana MADE's agribusiness partners from the perspective of business owners, staff and clients, and key external public and private stakeholders. The aim was to understand the extent to which women are both important clients and valuable employees of agribusinesses in the NSEZ in order to develop a set of recommendations to encourage them to increasingly invest in/hire women in the final year of the project and beyond and to motivate non-programme participants to adopt more gender-sensitive behaviours. The team also aimed to validate the constraints, opportunities and perceptions around gender roles identified in the programme's initial gender analysis. In addition, the research team carried out gender sensitisation training for MADE field staff and the business development services (BDS) provider described below, to create awareness and increase capacity on socially inclusive practices. See Annex 1 for the terms of reference.

The core research team was made up of an independent gender consultant, the London-based programme manager for MADE, and three external local enumerators who have worked for MADE before and are familiar with the programme. The enumerators helped ground truth findings, provided translation services as necessary and ensured the names and details of participants in key informant interviews (KIs) and focus group discussion (FGDs) were captured. The team was closely supported by MADE staff including the Tamale-based market systems specialist who also acts as the in-country point-person for gender and women's empowerment. Oversight and logistical support were provided by the deputy team lead and the market development manager.

The work was carried out from 29 April to 17 May 2019. See Annex 3 for a list of documents reviewed. Once in the field, the team carried out KIs and FGDs with a broad range of actors. Interviews were conducted in Ghana's Upper East, Upper West and Northern regions, as well as in Accra. Throughout the assessment, the team travelled together. In the NSEZ they separated each day into two sub-teams. This strategy allowed the team to cover more ground and to review findings on a daily basis, to discuss any challenges, and to adjust the approach as needed. The team held a total of 69 meetings and covered a significant sample of the 32 partner agribusiness owners, staff and clients. This included:

- *MADE staff meetings:* The external consultant met with the two market development managers, four market development specialists, and the monitoring, evaluation and learning (MEL) and communications specialists.
- *Agribusiness owners:* The team held 24 KIs with five female and 19 male business owners.
- *Farm Enterprise Advisor (FEA) and Business Development Advisor (BDA) focus group discussions:* The team held 20 focus group discussions with FEAs and BDAs. Participants included five women (including four under 35 and two apprentices), and 45 men (32 under 35).
- *SHF focus group discussions:* The team held three mixed, 10 all-female and nine all male SHF focus group discussions. Of a total of 313 farmers, 42% were men and 58% were women. On average 33% of male and female SHF participants were under 35.
- *External stakeholders:* The team met with 11 public and private external stakeholders.

See Annex 4 for the full meeting list.

The team used guiding questions to capture qualitative data, backed by quantitative data found in relevant reports and provided by agribusiness partners and other stakeholders. Use of guiding questions ensured consistency across the assessment and allowed the team to draw overall conclusions, while at the same time providing space to follow up on unexpected information. See Annex 2 for guiding questions.

ASSIGNMENT FOLLOW-ON

The MADE team has contracted Tamale-based service provider Knowledge and Skills to conduct a detailed enterprise competitiveness benchmarking and diagnostic analysis using ScopeInsight tools.¹ This will look more closely at the systems and procedures being adopted by MADE's agribusiness partners in terms of the needs of the market. It will identify differences and best practices, and will allow firms to see where they can improve their own performances. The study will also compare MADE agribusiness partner results with a range of national and regional enterprises.

MADE staff will work with the service provider to combine findings/recommendations from the gender assessment with evidence gathered from the benchmarking exercise to produce a diagnostic for Y6 MADE partners. This will then be developed into an inclusive gender-sensitive business development road map. The service provider will help enact this road map, including addressing any gaps identified, using the skills gained through the gender sensitisation training.

The gender assessment will also generate a booklet summarising the business case of targeting women for partner agribusinesses and providing tips to attract female clients and recruit female staff. Partner agribusinesses will be encouraged to share this document with their support enterprises. The MADE team will coordinate the further dissemination of the business case through partner fora, and will share it more broadly in collaboration with other public and private stakeholders. Additionally, information captured in KIIs or FGDs could be transformed into success stories, supplemented by photos and direct quotes.

LIMITATIONS TO THE ASSESSMENT

Several issues impacted the assessment. Where possible the team identified solutions to overcome any challenges.

- This was a rapid analysis, and the team spoke to a limited number of stakeholders and programme participants. The initial intention was to use three sub-teams, but one of the team leaders suffered an emergency medical crisis the day before traveling to Ghana. The two remaining sub-teams were able to accelerate the schedule and increase their number of planned meetings, and the team feels confident that it was able to gather sufficient information.
- Given prior experience with development programmes in the region, and in many cases current support, participants may have thought they knew what the review team wished to hear, and their responses must be looked at with a touch of scepticism. Furthermore, the analysis was fully qualitative, and because questions were not directly tied to activity deliverables it was not possible to verify findings through a review of quantitative data. Nevertheless, the team identified many recurring themes in the interviews and discussions that provide a degree of confidence in the conclusions and subsequent recommendations.
- The team held 20 focus group discussions with FEAs and BDAs, but even if an agribusiness had female field staff, they were not always present. In some instances, they were not available, or were too far away to take part. Perhaps the team did not provide proper guidance on this when requesting the focus group discussion. While it is possible no new information would have emerged, it may have been beneficial to meet a broader pool of female FEAs.
- During the KIIs the team asked partner agribusiness owners for any disaggregated data they may be tracking. The majority are not formally tracking gender data at this time, and much of

¹ <https://www.scopeinsight.com/>

the information the team received through the assessment was qualitative. Ideally the results of the assessment will incentivise them to begin to disaggregate, so they can understand how they work with women and how they can hone their strategies to do better.

- The team requested ten to twelve participants per focus group in order to create an environment in which people feel free to talk. This can be a challenge when focus group discussions take place in the village centre, where there is often curiosity about external visitors. The team controlled this as much as possible, but it was not always feasible to ask people who had made the effort to be present to leave. Although the setup was not always as intended, the team believes that it was successful at focusing on the topic at hand and communicating with the intended participants.
- It was important to speak to both sexes to elicit information on perceptions and if/where opinions differ. On the first day the team held focus group discussions with men and women together and found that the women did not speak freely with men present. For the remainder of the assessment, the team requested separate interviews with women and men so they would both feel comfortable sharing information.
- Although it was not included in the assessment design, the team also included some questions on youth. Some interesting information emerged as can be seen in the assessment findings below, but it may be useful to carry out dedicated research to understand the different needs, interests, opportunities, and constraints facing young women and men in the agriculture sector. Given the younger generation's higher levels of education and access to technology, there are likely to be some youth-focused opportunities worth exploring for future activities.
- In some of the KIIs and FGDs, participants spoke of general value chain constraints, such as lack of markets, lack of opportunities during the dry season, or climate-related constraints. Because these issues are not related specifically to women's empowerment, they are not covered in the gender assessment below.

SECTION 3. CONTEXT

GENDER/WEE IN MARKET SYSTEMS

How to effectively mainstream women's economic empowerment (WEE) in market systems development projects remains an area in need of further study. When adopting a purist approach to market systems, a programme serves as a facilitator and not an actor, and can only encourage private sector partners to engage with women rather than mandate it. The risk with this approach is that many private sector actors may find it easier to work with men, who are typically land- and asset-owners, and in some cases have a stronger knowledge base, thus requiring less investment from the private sector side to develop sustainable relationships. Women can also be less mobile, making it challenging, both economically and socially,

for private sector actors to reach them or hire them. The private sector may assume that if they interact directly with the men, the entire household benefits, but often this is not the case. Without addressing gaps between males and females in access to and control over economic, political and social resources, it is likely that women will be left behind. In contrast, more traditional value chain projects partner with non-governmental organisations (NGOs) and work with government representatives to provide additional capacity-building or smart subsidies to level the playing field and help women become productive economic actors and contributors that the private sector is incentivised to partner with.

A hybrid approach, or an inclusive market development approach, allows for the introduction of more traditional development practices to bring women and other vulnerable populations to a level where they can compete effectively with men. See the box below for key concepts and best practices.

Women's Economic Empowerment

WEE is defined by the following elements:

- Economic advancement – increased income and return on labour
- Access to opportunities and life chances such as skills training and job openings
- Access to assets, services and support needed to advance economically
- Economic decision-making capability and voice in different spheres, including household finances
- Manageable workloads, considering unpaid care demands

Source: <https://www.enterprise-development.org/wp-content/uploads/SDCWEEinMSD.pdf>

Figure 1: Inclusive Market Systems development concepts²

Women and other vulnerable populations typically lack the advantages men have when participating in economic activities, such as access to assets and information, and are often challenged by restrictive social norms. Inclusive market systems development “seeks to facilitate change indirectly by engaging change agents at the macro-market systems level (top-down approach), but also simultaneously involves direct facilitation interventions that enable the most marginalised to benefit (bottom-up approach).”

Top-down approach levers
Policy and regulatory reform, construction of economic infrastructure, brokering partnerships



Bottom-up approach levers
Training, coaching, information and knowledge sharing, collective bargaining, technology transfer, micro-loans

RELEVANT BEST PRACTICES

Strengthening horizontal and vertical relationships of the very poor. Horizontal linkages allow information, skills and services to move between stakeholders, while vertical linkages allow for aggregation, shared learning and shared risks.

Recognising that market systems include households and communities. While male community members may own land or assets, the use of these resources impacts others in the household or community, which must be taken into consideration when designing an intervention.

Raising productive capacity in parallel with pulling systemic levers. Women and other vulnerable community members are likely to require direct support to raise their capacity to the level needed to participate in market systems. This could include training, grants and mentorship programmes.

Leveraging local governments as change agents. Local governments often allocate financial or technical resources to vulnerable groups. Steering these resources to complement a market systems intervention can help accelerate change.

Building trust as a foundation for the market system. The market systems approach focuses on developing relationships. In a culture in which women are sheltered, it is particularly important for communities to trust their private sector partners and for these private sector partners to believe that investing in women can add value to their business.

COUNTRY SPECIFIC BACKGROUND

Ghana was ranked 140 on UNDP’s 2017 Gender Inequality Index (GII) out of 189 countries.³ The GII measures gender inequalities in three important aspects of human development—reproductive health, measured by maternal mortality ratio and adolescent birth rates; empowerment, measured by proportion of parliamentary seats occupied by females and proportion of adult females and males aged 25 years and older with at least some secondary education; and economic status, expressed as labour market participation and measured by labour force participation rate of female and male populations aged 15 years and older. On the 2018 Global Gender Gap Index, which benchmarks national gender gaps on economic, education, health and political criteria, Ghana was ranked 89 out of 149 countries.⁴ These indices demonstrate that Ghana has some way to go to achieve its gender equality and women’s empowerment targets in its national vision of “a stable, united, inclusive and prosperous country with opportunities for all”, as laid out in the 2015 National Gender Policy.

Interestingly, Ghanaian women achieved the number one spot in the Mastercard Index of Women Entrepreneurs (MIWE) 2018 when looking at “women business owners as a percentage of all business owners.” According to the report: “This is not surprising. Women typically turn to necessity-driven entrepreneurial activities out of sheer will to survive and support oneself and family. These activities are often operated in the informal micro to medium-scale agriculture, manufacturing and service sectors of the economy, and take the form of self-employment (as opposed to job creation or business growth). The vital role that women play as farm owners, farm partners and farm laborers is astounding: their contribution is estimated to account for around 70 to 80 percent of food consumed in the country. They

² Inclusive Market Systems Development, World Vision Australia, June 2018

³ <http://hdr.undp.org/en/composite/GII>

⁴ http://www3.weforum.org/docs/WEF_GGGR_2018.pdf

have also become increasingly responsible for the education and other material needs of their wards, especially in female-headed households.”⁵

Unfortunately, the data is only available on a national level, and there is a lack of information about Ghanaian female business owners at the regional level. We do know that Northern Ghana contributes about 80% of Ghana’s food basket⁶ with women being the most important actors in the food chain; as farm producers, farm labourers and food distributors. Of the total agricultural labour force (excluding processing and trade) in the three northern regions, women represent 44.1 percent, 47.1 percent and 48.6 percent in the Northern, Upper East and Upper West regions respectively.⁷

Despite the pivotal role of women in the family, community and society, they have much more limited resources than their male counterparts, especially in the area of education, decision making, land, agricultural extension and access to credit, all of which combine to restrain their ability to increase their productivity and incomes. Socio-cultural norms and traditional beliefs regarding gender roles remain strong, particularly in the north, and women are expected to prioritize taking care of household responsibilities and husbands’ needs before attending to their own livelihoods. Women are often denied the needed resources to enable them to play their roles effectively. A recent estimate by the FAO asserts that if women had access to the same resources as men, they would produce 20 to 30 percent more food, which would ultimately result in better health, nutrition and education for their families, particularly the children.⁸

In Northern Ghana, household members play critical but differentiated roles towards household provisioning and management, and these roles are based on cultural and gender specific definitions of division of labour, authority structure and social obligations. Men, as household heads and boys as potential heads are socialised as owners and potential owners of production resources, respectively, which positions them as superordinate. They are regarded as heirs of household resources, most importantly land inheritance, over which they exercise decision making powers over use and distribution. According to the National Gender Policy, “Due to the patriarchal structure of most societies in Ghana, systemic male domination and female subordination, socio-cultural and discriminatory institutions and structures restrict women (including the marginalized and the vulnerable) from access to equal opportunities including productive resources, such as land, credit, education and training opportunities among other support systems.”⁹

GENDER IN MADE

From the outset, MADE has included the participation and role of women in each market and the participation of female and male-owned agribusinesses as part of its market analysis and criteria for selection. In May 2014, a gender mainstreaming strategy was developed. This recognised the important role women play as producers, labourers, processors, distributors and traders in the selected markets, and the need to address the specific constraints and risks which limit the extent to which they participate in and benefit from market-based activities. The initial market-systems approach was commodity-led rather than agribusiness-focused. This meant that the programme could achieve logframe outcome targets for female participation without addressing the underlying constraints or encouraging change. When the programme moved away from a commodity-led approach and began working with agribusinesses and SHFs as complete farming entities, gender became the responsibility of the core market development team. One of the market system specialists is responsible for gender mainstreaming, supported by a London-based gender specialist. However, it appears that there has been a poor grasp of how to implement an inclusive market systems project. While there were some gender-related activities carried out, such as the occasional case study or discussions with agribusinesses on their gender strategies, efforts were not cohesive, and were not tracked to assess impact.

⁵ <https://newsroom.mastercard.com/eu/files/2018/03/MIWE-2018-Report.compressed.pdf>

⁶ ACDEP Agriculture-Extended Profile

⁷ Agriculture in Ghana. Facts and Figures 2011 (2012)

⁸ FAO at Work (2010-2011) ‘Women – key to food security’

⁹ <https://www.ilo.org/dyn/natlex/docs/ELECTRONIC/103987/126660/F-515436150/GHA103987.pdf>

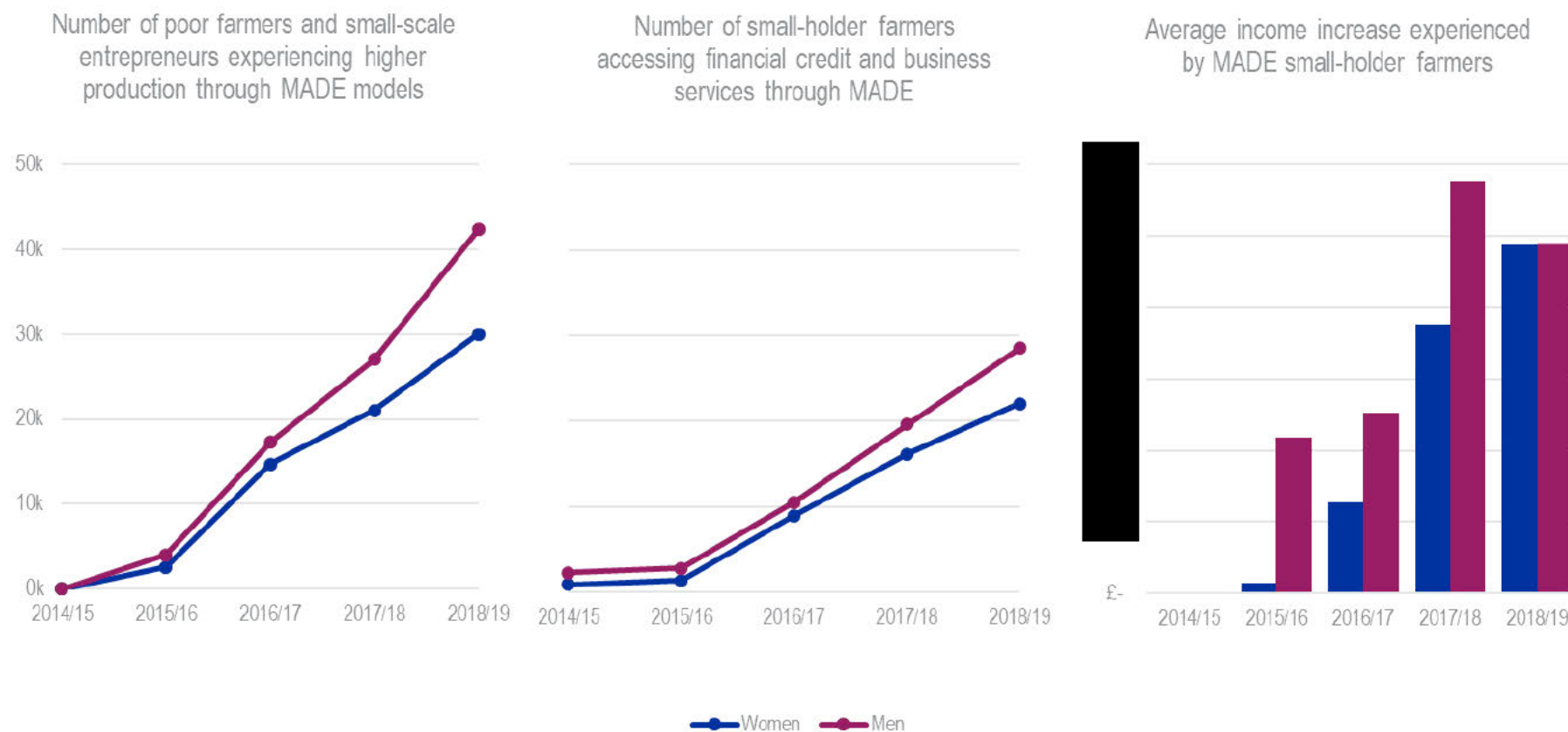
As of Y5, only two MADE lead partners out of 34 are female-owned. The number of women employed as FEAs and BDAs by agribusiness partners is 11%, according to the list provided by partner firms for Y5. While this is a significant improvement on 3% in Y4, it is still low considering that female farmers make up more than 40% of the agribusinesses' client base.¹⁰ Beyond this, the programme does not capture operational data on the human resource breakdown of firms. MADE also does not formally track issues relevant to women's empowerment, such as decision-making authority in the household, community and market, or access to/control of information and resources. MADE does disaggregate certain indicators at the farmer level to show male and female participation. The percentage of female farmers receiving support from MADE agribusiness partners has ranged from 37%-47% percent.¹¹ It is a bit risky to over-analyse the data that is available as: a) MADE has worked with different agribusinesses each year who bring in new SHFs, so the impacted population is not steady; and b) there are a variety of reasons men and women may or may not be performing equally, which neither the programme nor the majority of the partner agribusinesses have examined. Nonetheless, it can be seen that overall, the trend for both sexes has been upward, and that women have made impressive strides. The change in average income increase per SHF is particularly notable considering the much lower starting point for women. It would be interesting to see these indicators broken down by region and age, but unfortunately that data is not available.

It is likely that MADE has contributed to systematic change around agribusinesses regarding women as a profitable market segment, evidenced by the increase in number of female FEAs and female farmers now farming as part of their out grower business. However, because there was no tracking system in place, and other stakeholders have been targeting similar impacts, it is not possible to claim full attribution.

¹⁰ Please note this was not an area of focus for MADE and the programme only began disaggregating sex of FEAs in Y4.

¹¹ This is based on projection for Y5 and actual for Y4, The Y5 data is currently being validated.

Figure 2: Select MADE indicators disaggregated by sex



Most of the MADE team have been active in the development sector for many years, and have participated in at least one or more gender trainings, though these were designed to support more traditional agriculture sector support programmes. When meeting with the external consultant, MADE staff shared observations on how their work has impacted women, such as for example seeing that agribusinesses now actively pursue women due to their better recovery rates and adoption of Good Agricultural Practices (GAPs), leading in turn to women who have more disposable income to send their children to school and do petty trading in the dry-season. They have seen that as women contribute more to the households, men become more supportive and are even willing to provide them with more/better land and to help with certain household chores. Overall, staff believe that on balance, women are doing better, both improving their performance in traditionally female value chains and moving into new roles in male ones. This is not backed by data but is based on what they have seen and heard. They also say that it has been slow progress, and regret that in a market systems project they can't take a more active role to encourage change. Some highlighted the challenging environment, in which men are considered heads of household and women need permission from their husbands to participate in livelihood activities, and they said that this makes it difficult for a programme to bring about change.

MADE Gender Training & Assessment Validation

Once fieldwork in the NSEZ was completed, the team facilitated a one-day training for MADE technical and operational staff, to increase their understanding of WEE in the context of market systems, to validate assessment findings and to brainstorm on how to integrate findings into Y6 activities. The BDS providers participated in a similar training the following day. Feedback from both trainings contributed to the recommendations laid out in this assessment.

Some staff observations of male/female roles in the field were significantly less progressive than what the team witnessed on the ground. One senior staff member said that the north of Ghana is still male dominated. It is changing, but slowly. Women typically have access to small plots and non-productive land and are primarily focused on household consumption while men focus on commercial farming. Other staff members said women are still primarily working on female-dominated crops such as groundnuts and vegetables. In fact, as described below, in many communities, women are accessing more and better land and are moving into new crops. Holding on to outdated stereotypes can prevent staff from actively achieving gender targets.

The team responded enthusiastically to the one-day gender training and expressed regret that they did not have the information and tools to implement a more targeted gender strategy prior to the final year.

SECTION 4. FINDINGS

Given that MADE did not have a deliberate gender strategy, and that the disaggregated indicators do not provide sufficient information around WEE, the team did not know what to expect in the field. It was a pleasant surprise to find that the project appears to have had a profound effect on female SHFs, who have access to services and resources that allow them to farm commercially for the first time in their experience. They are grateful for economic independence and are quickly becoming a key client base to MADE partner agribusinesses due to their reliability and trustworthiness, as well as their impressive yields. Men are becoming increasingly supportive of women engaging in farming, as they see the positive economic results, though as a general rule they continue to expect women to prioritise household tasks. Female business owners and FEAs are also constrained by traditional gender roles, though these vary by region and even by community, depending on culture, resources and exposure to gender sensitisation activities.

Agribusinesses want to reach more women clients, and believe female FEAs can help them do so, but they struggle with recruiting women to take on this role. There appear to be a number of reasons for this, including stringent selection criteria that women can't meet, stereotyped perceptions about what women are able to in the field, conflicts caused by household responsibilities, and hiring practices that do not reach suitable female candidates.

There are several development sector programmes working in the area without any formal coordination mechanism. More collaboration would allow for shared learning and potential leverage, and would avoid possible duplication of efforts.

The narrative below summarises key findings from the assessment and gives examples from the different organisations and individuals interviewed of how they are addressing constraints and opportunities.

INTERVIEW ANALYSIS

Female SHFs have benefitted from MADE support

In every meeting with farmers, women spoke about how their access to services and information had allowed them to increase their production, in turn increasing their income. As a result, they were able to pay or contribute to their children's school fees. This was always the first thing mentioned when asked what they do with their newfound income. Household expenses inevitably came first. Women who were doing better were also able to invest in their livelihoods, either by purchasing materials for a secondary income-generating activity such as basket weaving with the intention of using the profits for their plots, or by directly accessing additional land, inputs or other services. Those who were not able to do this yet appeared optimistic and were planning for the future in ways they had not considered before.

The team believes this can be attributed to the buy-back scheme. Lead firm [REDACTED] ([REDACTED]) misunderstood the assessment requirements and took the team to a community that was not part of its MADE support. Farmers were learning about GAPs on a community demonstration plot, but were not able to access improved seed, fertiliser or other inputs on credit. Some of the men were able to use their own resources to purchase inputs, and as a result had seen an increase in productivity, but the women were dependent on their husbands and were not able to accomplish much. This inadvertent control group demonstrated that the buy-back scheme allows women to participate in commercial agriculture in ways they were not able to before access to credit became available, without support from their husbands.

MADE support also appears to be contributing to the transformation of gender norms. Women no longer have to chase their husbands for money, which has decreased household-level stress. They describe themselves as independent and proud, and say they feel that their husbands and other men in the community respect them more. The male SHFs echoed this message. Most of them were happy that their wives were earning income and were able to help with expenses, and they were supportive of the move into commercial farming.

SNAPSHOT 1: DURI FARMS**LEAD FIRM****UPPER WEST**

The female farmers working with Duri Farms said the support they are receiving has brought benefits too immense to describe. They now farm as a business, and thanks to GAP training can get 10-20 bags where they used to get 1-2. Duri Farms purchases everything they want to sell, so they have a secure market. Before, they had to rely on their husbands for inputs, and it caused a great deal of conflict. Now they are self-reliant, and their households are more peaceful. They can get what they need, and even help their husbands if they need financial assistance. When asked about the added burden of commercial farming, some of the women say they get up earlier than before to get their housework done. The older women do everything alone, but the younger women said their husbands help with fetching water and wood and even preparing food. All the women observed that households that work together are happier and do better.

The example above was one of several where younger couples had more collaborative relationships than their older counterparts. MADE works in many polygamous communities. It will be interesting to see if the younger men eventually marry second and third wives, given the way they are developing partnerships with their first wives.

Women were able to benefit from MADE due to efforts by other stakeholders

MADE has managed to achieve significant gender impact, largely due to the fact that other stakeholders have laid the groundwork for transformation. Social change takes time and is unlikely to be achieved by one actor over the course of a five-year project, but the common messaging in Northern Ghana around gender and social inclusion is having an impact on cultural norms and attitudes towards women's empowerment and gender equality, and is creating an environment where perceptions about male and female roles and capacities are changing quickly. The team observed change at both the farming and household levels:

- Women are now aware of farming as a business and have moved away from planting subsistence crops to income-generating crops. Men are more open to the idea of women farming and are willing to give them resources to do it. Some men are even willing to help their wives with traditionally female tasks like weeding once they see that their wives are farming successfully.
- At the household level, in some (though not all) communities, men are supporting their wives with some of their household responsibilities, which allows them to invest more time in their livelihoods.

Gender Mainstreaming Efforts in Northern Ghana

The government of Ghana (GoG) and a host of development actors have been working to address gender issues in Northern Ghana for some time. In October 2018 MADE assessed development partners implementing gender mainstreaming interventions in Northern Ghana. According to assessment findings, the major source of funding is from DFID, Global Affairs Canada (GAC), USAID, Queens Trust, STAR-Ghana, Master Card Foundation and SNV. The main thematic areas include food security, livelihood strengthening, girl child education, women's empowerment and business development and advisory services. There are two market systems programmes active in the NSEZ:

- *Ghana Agricultural Development and Value Chain Enhancement (ADVANCE) II*: The USAID-funded project seeks to link SHFs to resources and information through larger commercial farmers and traders who have the capacity and incentive to invest in smallholder production. ADVANCE has a deliberate gender strategy and has implemented activities to ensure that both women and men fully benefit from project resources and economic opportunities.
- *Market-Oriented Agriculture Programme (MOAP)*: The EU-funded MOAP programme was designed to support auxiliary agricultural infrastructure creation and productive investments in Northern Ghana. The programme also strengthens farmers' service delivery systems. Like MADE, it does not intentionally deliver interventions to support gender equality.

Because of these changing perceptions around male and female roles, women were able to take advantage of the resources offered by MADE-supported agribusinesses. For example, had the same resources been offered earlier, it is possible that women would not have been able to access the productive land needed to farm crops such as maize, rice or soya. The Guohuoballe FEAs pointed out

that although in maize they have fewer than 30% female farmers, 10 years ago there were none. Interestingly, while MADE is not carrying out any direct gender activities, it is likely that the increased income generated in communities through linkages with MADE-supported agribusinesses is accelerating the transformation. When both men and women observe the economic and social benefits that occur when women are economically active, their support tends to grow.

SNAPSHOT 2:**LEAD FIRM****UPPER EAST**

The male SHFs told the team that they work together in a 60-member mixed group. They have been working with [REDACTED] for a year, and both men and women understand that women have the capacity to farm as a business. The women produce groundnut, soya and maize on their own, and produce rice jointly with men. The men told the team that they understand that women need something for themselves. If a wife is doing profitable work, her husband will help her with her other tasks. They are willing to give their wives as much land as they can manage. One farmer has 15 acres and he's given eight to his wife. The women confirmed what the men said. They said that before, their eyes were not open and they only farmed for household consumption. Now they can work to be economically independent. The hard work is worth it to them. Some of the women said that in farming season their husbands will help around the home by bathing the children or fetching water. Initially the team was sceptical but learned that previous development projects did work around gender sensitisation, access to land and shared household responsibilities. Community members have discovered that if they follow what they were taught, then everyone benefits.

SNAPSHOT 3:**LEAD FIRM****UPPER EAST**

[REDACTED] ([REDACTED]) FEAs told the team that other projects have done gender sensitisation in the communities they target. The GoG programme Planting for Food and Jobs has encouraged men to allow women access to fertiliser coupons. One radio station has an NGO-funded programme promoting household-level collaboration. Another programme had cooking competitions for men, and another focused on gender-based violence. They've observed that this investment is paying off. Men are pleased that women do well and teach them if they need help. Women are now in decision-making positions.

SNAPSHOT 4:**LEAD FIRM****UPPER WEST**

Male SHFs say they learned about shared household responsibilities and personal hygiene from NGOs such as Plan International and WaterAid. As a result, men are helping in the household, for example cooking or bathing the children when their wives are tired. They have noticed a lot of positive changes in their community, especially when they compare themselves to a neighbouring community where women do not farm.

The team was told before going out into the field that the Upper East is the most progressive region and the Northern Region the most conservative, and overall this was confirmed in KIs and FGDs.

SNAPSHOT 5:**LEAD FIRM****NORTHERN REGION**

[REDACTED] has been operating out of Tamale since 2009, working in maize, rice and soya. It now works in 10 districts and has recently expanded into the Upper East. Operations manager [REDACTED] can see a clear difference in gender norms between the two regions. In the Northern Region, men actively restrict women because they fear they will become too powerful. Women don't have access to land, even though there is land available. Typically, they are hired as labourers, or work for their husbands for no money. Mixed meetings are dominated by men. Gumaya is working to change mind-sets, but it is a slow process. The women who do engage in production do well. Their recovery rate is 99% for women and 80% for men, so they would prefer to work with more women. Their target is 25% women clients, but even that is difficult to achieve in the Northern Region, while in the more liberal Upper East they have easily achieved a 50/50 male/female ratio.

SNAPSHOT 6: [REDACTED]**LEAD FIRM****NORTHERN REGION**

Owner [REDACTED] has access to 1,000 acres that he leases from the chief in [REDACTED]. He sub-lets land to out-growers for soybean seed production. He has 54% women SHFs and is hoping to increase female outreach this year. He is aware that access to land for women in the communities that he targets is a major constraint and wants to support them. Last year the women were farming one acre, this year the business is allowing them to do two acres each, and next year they will be considered for three acres. He has linked them to financial institutions which provide the credit for them to pay for their plots. The female SHFs say that before they didn't do anything, now they are business owners. Their profits are still low, but they know that one day they will make good profits.

However, it is not completely accurate to make such broad generalisations. Conditions vary depending on culture, geography, and what interventions have taken place. The team observed that certain communities in the Upper East were still somewhat conservative, while some in the Northern Region were more progressive. For example, FEAs at Akandem Farms in the Upper East said there is a perception in their area that women can't manage big plots, and they have to be careful when advocating for women that they don't sabotage them by putting them in a position where they might fail. It is important for a programme to be aware of these local variations and to design interventions accordingly.

Youth engagement in commercial agriculture also appears to differ by region

The GoG and the donor community have been working to create opportunities in the agriculture sector in order to encourage youth to stay in rural areas rather than move to urban centres, where jobs are scarce and conditions unsafe. KII and FGD participants confirmed that youth interest in farming has increased. The farmers the team met through [REDACTED] said that a development programme that worked in their community raised awareness of the benefits of staying at home, which included a study on the difference in income between those who left and those who stayed. The results showed that people who leave don't come home with much money, while those who farm are able to earn enough to live off their profits during the dry season. The [REDACTED] FEAs said that in recent years they have observed an increasing number of young farmers making a lot of money farming, while it has got more difficult to earn money in the south. Young men return to their villages in the rainy seasons to plant their fields, then go out for labour during the dry season. Women stay in their communities and do various activities such as petty trade during the dry season. Similarly, [REDACTED], owner of [REDACTED], says he is seeing a lot of youth coming back to rural areas to take advantage of opportunities - including himself and much of his team. In general, it appears many youth have their own land and are farming commercially in the Upper East and Upper West, while in the Northern Region they more often assist their families rather than generate their own profits. This may be why the CEO of [REDACTED] in the Northern Region says he hasn't seen too many educated youth returning to work in agriculture. There may also be a gender component that the team was not able to explore. [REDACTED] from [REDACTED] in the Upper West said that educated females leave and don't come back, which is why she cannot recruit female FEAs.

Women are still constrained by gender roles

While a great deal of progress has been made, there is still work to be done. Women SHFs have increased access to and control over productive resources, but in the majority of discussions in all three regions the team heard that household responsibilities still have to be prioritised. Women's workloads have increased now that they are farming commercially. The [REDACTED] BDA manager [REDACTED] observed that women who already had heavy workloads now wake up even earlier to make sure they have time to do everything. He described one community where female SHFs were going to get water at 4 a.m. while the men weren't starting their days until 7 a.m. Additionally, some men have taken advantage of women's increased earnings by letting go of some of their own household responsibilities. While women are happy that they have more financial independence and are also happy that their children see them as providers, they would also like to be able to use their income to expand their livelihoods.

SNAPSHOT 7: [REDACTED]

LEAD FIRM

UPPER WEST

The [REDACTED] FEAs said they still need to get permission from husbands to work with some of the women, and they can't go into a house unless the husband is present. Women produce commodities and harvest independently, but when they earn money they must go through their husbands. Women with money can take on more responsibility for the household and can get overburdened if the men put too much on them. The female farmers confirmed this. They said that they share school fees with their husbands, but also that they need to lobby them for money. If they don't chase them, they will drink all their profits. Men feel more secure because women are earning. Still they are happy because they are somewhat more independent. If their husbands are away, they can now take care of themselves. The FEAs have observed that men will use money in a way that adds to their financial burden, for example to get a new wife, while women will seek to support and improve what they have. They would like to teach women to invest instead of taking on all household payments. Men are expected to be providers, but they need sensitisation on how to manage their responsibilities.

Development programmes have been working through chiefs and community leaders to advocate for increased access to improved land for women. This has trickled down to community members. Men are increasingly open to giving land to their wives,¹² but female SHFs still have less land compared to men, and in some cases it is the less productive land and/or further away from the village. Of the SHFs consulted, women's plot sizes ranged from one to six acres (excluding outliers such as chiefs' wives) while men's plots ranged from three to 36 acres. Some women told the team that they can't even work the land they do have because they can't access sufficient inputs to meet GAPs, or mechanisation to plough their fields in time for the rains.

Targeted support within a Market Systems Approach

The USAID-funded ADVANCE project works in the same geographical areas as MADE and observed that women in the Northern Region had less access to land. They were relegated to working with their husbands, which meant they did not have control over household income. To address this challenge, ADVANCE provided a grant to a local NGO to carry out an advocacy campaign around these issues in that one region, and believe they have seen positive change. The activity report will be shared once complete.

In almost every KII or FGD, the team heard that women are achieving higher yields than men. Still, there was no straightforward answer to the question of whether men or women are better farmers. Some women were proud to say they were better farmers, others may have believed it but were reluctant to say it out loud. Business owners and FEAs described women as responsible, detail-oriented and deliberate. They practice what they are taught, and by following GAPs to the letter are able to achieve such high yields. Men are busy, distracted, less focused, and don't practice GAPs. In one meeting with [REDACTED] farmers in the Northern Region, a male SHF said that in the same way men will never cook as well as women, women will get better but will never farm as well as men. The majority of KII and FGD participants were not so decisive, but instead made excuses for men's lower productivity rates. Male farmers said they don't do as well because they have more responsibilities while a woman only has several acres, but the [REDACTED] FEAs said it is because they don't follow instructions. They provided the example of a man who received fertiliser for his 10 acres through the government voucher programme but then sold part of it off for other purposes, spread out what he had left on his land, and as a result achieved a lower yield than his wife who followed the GAPs. The team challenged men who said they were too busy with their other responsibilities to practice GAPs by reminding them that their wives also have numerous household responsibilities that demand their attention, and yet they manage to find the time. Having said that, it is true that the planting season in Ghana is short and time-sensitive. It would be interesting to look into the gender implications of working different sized plots of land.

¹² Most of Ghana's land is held under customary tenure and is vested in chiefs or other customary authorities. The chiefs then distribute land to heads of households.

SNAPSHOT 8:

LEAD FIRM

UPPER WEST

took the team to a community with 120 registered farmers, 70 of whom are women. has helped them move from subsistence to commercial farming. When first arrived, women had no access to land or inputs, but both men and women have seen that women can be farmers and business owners, and men are now more willing to give their wives land. services such as timely ploughing has made this possible. Women have become self-reliant and are able to take care of their own needs, as well as help their husbands with school fees and other responsibilities. In turn, husbands and wives are increasingly sharing household decisions. However, despite this, the men still say they are stronger, better farmers and women are auxiliary farmers. The women echoed what the men said, confirming the changes in the community and the fact that men support them at home and on their farms. They agreed that men are better farmers, but say it is because women have not been farming for so long and lack funds to invest. They are ambitious and have plans to expand to more land and more crops so they can continue to increase their incomes.

Women business owners are also constrained by gender norms

Given the small number of MADE-supported female-owned agribusinesses, the sample was small. Still it is clear that successful businesswomen face similar social pressures to female SHFs.

SNAPSHOT 9:

LEAD FIRM

UPPER EAST

inherited from her brother in 1997 and has been able to grow the business successfully. Five years ago she had 300 clients, now she has 1000, and she believes the MADE model will help her keep growing. Even so, she told the team that when her husband calls her, she needs to drop whatever she is doing to respond to him.

SNAPSHOT 10: GIFTS

LEAD FIRM

UPPER WEST

from , a lead out-grower firm, sacrificed her family for her business. When she chose to prioritise her business, her husband divorced her and kept their three sons. She says these gendered expectations are why other women are not business owners. A Technoserve entrepreneurship and business development programme funded by DFID helped her upgrade her equipment. Other women had been in the running, but they dropped out due to pressure from their husbands. She was the only female left in her region supported by the programme.

It is often easier for women to inherit a business rather than start from scratch. The team had an unscheduled KII with Simple Prince support input dealer from . She took the business over from her husband 12 years ago when he started farming. She found that the big input dealers have their “old boys’ network” and when they come to town, they only invite their male friends. She has managed to do well because her husband had an existing relationship with when she started. Her gratitude for his support keeps her loyal to him. Similarly, said the networks her brother had established made her entry into the business world smoother.

The National Board for Small Scale Industry

NBSSI operates at the regional, municipal and district levels. They provide support to micro and small enterprises working in off-farm activities, and have a 60% gender target. With their outreach, they could help a project like MADE identify female business owners, especially with less stringent criteria. They also provide start-up support, including technical assistance and a small revolving fund, which could be interesting if a MADE-follow-on wanted to promote female involvement in the sector. In addition, understanding that many female-owned businesses fail due to family pressure, to lessen potential conflict they provide counselling for women and men around how women’s economic empowerment can benefit the household. Without this support they see women dropping out of their programmes.

New lead firm will be an interesting model to observe. The enterprise is jointly owned by a husband and wife team, Mr and Mrs . They are well-educated and started the business four years ago, when they were in their twenties. Mrs takes on the day-to-day work while Mr is responsible for business development and strategic planning. The team only met Mr , as his wife was away on a training. He says he was raised in a household with all women, and saw that with the right platform they can achieve a lot. He makes no major decisions without his wife’s approval.

Many of the MADE partner agribusinesses have benefitted from a wide range of support. The team saw placards, posters and other signage with names of donors or government support in almost every meeting. This is especially true for female-owned businesses, in an environment where programmes have ambitious gender targets and are eager to demonstrate success. For example, [REDACTED] is a female-owned support enterprise linked to [REDACTED]. Owner Mrs Alhassan's business was developed through the support of a number of public and private stakeholders, including the Ministry of Food and Agriculture (MoFA), Care, ADVANCE and now MADE. ADVANCE even helped her get a tractor. While it is true that female entrepreneurs may need this additional support, it has created a form of donor dependency where there is almost an expectation that resources will be handed out. In cases like this it becomes important to explain the MADE business model, as well as the fact that more stakeholders are moving in this direction, so enterprises need to realign their strategies accordingly.

Agribusinesses are intentionally targeting women

Many of the agribusinesses have started intentionally targeting female SHFs. When asked why, social incentives were often mentioned first. Agribusiness owners are aware that women are more likely to reinvest in the household, while men may spend money on external expenses, possibly livelihood- or household-related but often on alcohol or a new wife. Since many agribusiness owners are active in or near places where they grew up, they are incentivised to see their communities benefitting from their support.

However, when pressed, it emerged that the economic reasons for targeting women are equally powerful. Recovery rates for women are significantly higher than for men, and agribusinesses are able to use the cash flow for further investment. Even though the overhead costs of working with women can be higher, given their smaller land size, businesses still see the benefit and are finding ways to do so.

SNAPSHOT 11: [REDACTED]

LEAD FIRM

NORTHERN REGION

Around 30% of [REDACTED] 2000 clients are women. What the team heard from owner [REDACTED] is typical of the more conservative north. He says that over the years he has worked with or seen different actors doing gender sensitisation with senior leadership in communities, and he sees more women farming as a result, and speaking up in front of men. Yet he still thinks women have a harder time, as the men take much of the productive land for themselves and leave women with the less productive and more distant plots. He deliberately brings in women, both because he wants to help them and because of their higher yields and higher recovery rates. His male clients will often make a partial repayment then come up with some story about the remainder. In order to change behaviour, he has partnered with the MoFA gender desk officer to go out in the field with his FEAs.

Business owners and FEAs highlighted women's productivity. [REDACTED] FEAs told the team that the business has decided to target more female clients, because they are careful to follow GAPs and are able to achieve higher yields. As an example, they said in one community a woman was able to get 20 bags of rice from two acres, while a man in the same community planted four acres and got just eight bags. The team questioned the profitability of this model, given the higher overhead rates when working with women with smaller plots. Mr [REDACTED] from [REDACTED] says that for profitability, it makes sense to target clients with more acreage, who are inevitably men. However, the issue is not so straightforward, given the higher recovery rates with women. They are planning to analyse women's farms this year, to understand what they are doing, and are willing to expand into crops like groundnuts, which women produce directly. The goal is to determine how to work with women to minimise costs and get higher returns. Similarly, when asked if it is more profitable for him to work with women given the high operational costs, [REDACTED] of [REDACTED] explained that if a man with 10 acres doesn't repay, then he can't spend the money on anything else, but if 10 women with one acre each repay, then he can do more with his money. Last year he invested GHS [REDACTED]. He recovered it all in a timely manner and was able to use the money for further aggregation at the end of the season.

Most of the agribusinesses were eager to speak of the benefits of working with women, usually highlighting their impressive recovery rates. But few of them were tracking data to see how this impacted their businesses. [REDACTED] is an exception to the rule.

SNAPSHOT 12:

SUPPORT FIRM

UPPER EAST

When [REDACTED] started providing ploughing and pesticide services in 1984, he did not see much value in working with women. However, he was influenced by the then president Jerry John Rawlings, who visited his farm in 1996 when [REDACTED] won Ghana's National Best Farmer award, and mentioned he should empower women and work with them more. He took that advice and has since learned that women repay, and also that their plots are more productive, as they take instruction well and follow GAPs. He is one of the few agribusinesses that have been effectively disaggregating data. Last year, women's average yield was 10.5 bags/acre compared to 9.07 for men. The rate of recovery for women was around 95% compared to 80% for men. This has incentivised him to target more women. He is motivated by both social and economic objectives. It is important for him to support the growth of his community, but he also knows that his work with women generates loyalty for the future. He is seeing changes in gender roles. Women have learned how to manage their own business and their incomes are increasing. However, the enterprise is careful to manage relationships. They hold community meetings to ensure awareness and buy-in from male leaders and husbands, and when issues arise, they act as mediator.

SNAPSHOT 13:

LEAD FIRM

NORTHERN REGION

Last year, 17% of the enterprise's clients were women, but during the off-season, owner [REDACTED] received a grant to form women's groups, and this year the percentage has increased to 55%. Prior to this he hadn't been targeting women intentionally. However, before accepting the funding, he looked at his records and realised it was a sound business decision, as the rate of repayment for women was 99.5%, compared to 87-90% for men. He told the team that in this pocket of the Northern Region, women can access land from male relatives and can farm more or less independently. He is using a template from [REDACTED] to develop a monitoring tool to track the impact on his business of working with women. Despite the fact that working with women is profitable, he still requested additional financial support to work with them. This was common in many of the discussions, and is perhaps linked to the large number of development projects in the north of Ghana that provide grants and other financial support to agriculture sector stakeholders.

Some of the agribusinesses were willing to adapt their business practices to suit the needs of women. [REDACTED] arranges meetings in the evenings, when the women have completed their household tasks. The [REDACTED] FEA meets with them in the early mornings, so they can return home and take care of other responsibilities. The team also heard that women need more time to learn, possibly because they have less experience of farming or possibly because they want to be sure to get it right, so FEAs visit them more frequently than they would the men.

Some agribusinesses are also willing to offer better terms to women. For example, [REDACTED] offers women longer repayment periods, because they achieve higher yields than men in some cases, and pay for everything without cheating. Men, on the other hand, will come up with excuses to not repay. [REDACTED] told of one male farmer who harvested his crop last year and then burned his field and tried to say that he had lost his harvest to the fire. [REDACTED] offers a lower interest rate for women. Per acre, they will charge a woman two bags and a man four bags. As in the other examples, the owner knows there is less risk associated with female farmers and he will still make a profit, but he is also able to reach more women who will be able to support their children. He lives in this community and sees the impact. The owner and FEAs at [REDACTED] encourage husbands to share funds and land with their wives. They create incentives by providing free services to women, such as subsidised ploughing.

However, there are still certain partners who consider working with women a purely social issue, choosing to ignore the evidence in front of their eyes.

SNAPSHOT 14:

LEAD FIRM

NORTHERN REGION

Owner [REDACTED] shared contradictory information. He says he is reaching [REDACTED] SHFs under MADE, of whom 25% are women. He told the team that the reason for the lower number of women is because of the profit-driven nature of the company. Most of the company's crops are not female-dominated, and women are not the main producers. However, he later said that men's poor recovery rate negatively impacted the business because his money was frozen, so he was not able to reinvest in the company. He currently sees working with female clients as a social endeavour, but perhaps with a better tracking system he might reconsider.

Agribusinesses reach women through groups

One strategy for lowering the overhead cost of working with women is to work with them in groups. [REDACTED], [REDACTED] and [REDACTED] are some of the businesses that learned how to form and strengthen groups through other projects and are applying this model to MADE clients so they can reach more women and help them come together to learn and access services such as ploughing.

While many of the agribusinesses are offering buy-back options for inputs, often ploughing services require cash up front. Some of the agribusinesses have established Village Savings and Loan Associations (VSLAs) so that the women can save the funds they need to plough their fields. Along with this, some are prioritising women for ploughing. This can be difficult if they are working with support firms to provide this service, as ploughing women's smaller fields can be difficult and time consuming with a large tractor. Still it has had a positive impact. It has allowed many women to ready their fields before the rains begin, something that was difficult before. Even if they had money, they don't have the mobility the men have to locate and fetch tractors, which are still scarce in northern Ghana.¹³

SNAPSHOT 15: [REDACTED] LEAD FIRM UPPER WEST

[REDACTED] of [REDACTED] started a maize seed multiplication business in 2015 in order to make seeds more readily available for farmers. He worked with out-growers, of whom around 70% were male, but quickly realised that he had to chase them to get repaid, and also that the men use the money for external expenses rather than reinvesting in their households. Women had better recovery rates and also higher yields. He reorganised to focus mainly on women. He shifted into groundnut production and partnered with Icrisat to introduce new varieties. By 2017 his client base was close to 90% women. He is trying to reach as many SHFs as possible, so will only offer group members the bundle to farm one acre. His demo plots are open to the broader community, to spread knowledge. When men ask why he doesn't want to work with them, he tells them the truth, that they are not credit-ready and not focused on increasing yields. There was one man in the group that the team visited. He had begged to join the group, and the women had let him in. But [REDACTED] said he is trying to take advantage of the women by claiming more acreage so his male friends can access tractor services meant for group members. When asked why he was so insistent on joining the group, the man said he used to drink his income, and he believed if he could participate in their VSLA his money would be safer. Other men are asking to form their own group, and [REDACTED] is considering giving them a chance next year, to see if they have learned anything from observing the women.

Other agribusinesses are providing additional support outside the MADE objectives. The owner of [REDACTED], [REDACTED], helped his women's group set up a bank account to deposit their savings, which they use for basic needs such as school fees, other family needs and income-generating for needs such as purchasing basket-weaving material. [REDACTED]'s owner, [REDACTED], noticed that women were interested in farming vegetables, so he provided water pumps on credit. Arikui has conducted numeracy trainings so women can read the expiry date of inputs and track their yields, income etc.

When asked what additional training the women would like, many women suggested farming-related topics such as dry season farming activities, post-harvest handling or fighting pests such as armyworm and striga weed. Some are also interested in topics such as disease prevention, how to prepare healthy dishes, and how to keep their children out of trouble. They also asked for community-level gender sensitisation. Women value the social aspect of working together. When they speak about what they get out of being in a group, they mention how they support each other, build each other up and help each other when they face challenges.

Female FEAs are high performing

As above, female FEAs currently make up 11% of the total. The majority of SHFs, both men and women, prioritise knowledge and say they are neutral on the gender of their FEAs. In most cases, SHFs believe female FEAs perform as well if not better than men. A number of women said they would prefer female FEAs not because of their knowledge but because they would be able to empathise with them.

¹³ The tractor shortage is an issue that impacts both men and women, and almost every meeting ended with both sexes asking for more tractors or access to tractors.

SNAPSHOT 16:**LEAD FIRM****UPPER EAST**

This enterprise has one female FEA. Her female clients say they wouldn't necessarily object to a male FEA, as they believe men and women FEAs can do the same work. But they find it easy to work with [REDACTED] because they feel understood. She meets with them three times a week, more than their previous male extension agent did, and is always patient, courteous and punctual. The men also like working with this female FEA, saying she is good at providing information on GAPs, and they've observed that their wives like her. While four of the nine men prefer having a female FEA and two are neutral, three of the men said that male FEAs have more experience and would have more to teach them. However, they all agreed that seeing a female FEA has helped them see that women can be farmers, and she has helped them understand that they can share some of the household responsibilities, so their wives have time to work.

Agribusinesses also see value in hiring female FEAs. They can help them access more female clients and can serve as role models in the communities. Owner [REDACTED] from [REDACTED] has brought on female FEAs to reach more female SFHs. He started with one female FEA, added a second after observing the positive response, and plans on adding one more. At the same time, his female outreach has jumped from 10% to 30%.

[REDACTED] of [REDACTED] is one of the only agribusinesses interviewed who was able to show the team data on FEA sales disaggregated by sex. He has five FEAs. The top annual seller is a man at GHS [REDACTED], followed by the two women at GHS [REDACTED] each and the last two men the slowest at GHS [REDACTED]. Nevertheless, the agribusinesses listed a number of challenges they face recruiting female FEAs, including lack of knowledge, safety issues and conflict around household responsibilities.

SNAPSHOT 17:**SUPPORT FIRM****UPPER EAST**

The enterprise currently employs 10 male FEAs, but no female ones. Owner [REDACTED] says he had a female extensionist from 2008-2015 who was very good. She was hard working and patient and was able to understand and relate well to female clients. She had an impact on how farmers saw women in agriculture. Female farmers looked at her and said "If she can do it, maybe so can I," while male farmers said, "Maybe my wife could do farming too." She retired and he has not managed to recruit more women. He acknowledges that there are challenges to hiring women FEAs. Access to the communities is harder in the rainy season. Motorcycles can get stuck - his previous female FEA had to call a man to help her push it across. While this point may be disputable, his following point about women also needing to manage household responsibilities is one the team heard repeatedly.

Almost all the agribusinesses interviewed said they would like to hire female FEAs, but they had not been able to find or keep them. Some had recently posted ads and were hoping women would apply, but they were not receiving strong candidates. Agribusinesses have different criteria to select FEAs. Some are searching for people with relevant degrees, others are willing to provide on-the-job training.

SNAPSHOT 18:**SUPPORT FIRM****UPPER EAST**

The enterprise has five male FEAs. Owner [REDACTED] would like to hire a female FEA but has not been able to find qualified women. This may be due to his recruitment strategy. He does not advertise jobs; he waits for people to express interest in joining the company before engaging them in a selection process. He believes this is the best way to get motivated people. However, he has not received interest from women, who are unlikely to have the confidence to send an unsolicited CV.

SNAPSHOT 19: [REDACTED]**SUPPORT FIRM****UPPER WEST**

[REDACTED] says that she cannot hire female FEAs due to the low level of education in her community. Illiteracy rates are high and an FEA needs to be able to keep records. She believes that educated women don't want to do the hard work of FEAs. However, she sees the advantages of having female FEAs. They can motivate more women to be interested in farming, and when you work with female farmers, you help the whole family. The male FEAs working for [REDACTED] would like to have female colleagues. They had two in the past and found that the female farmers liked having a role model and someone they could relate to. Men and women conducted training together in the same communities and split the groups by sex. However, one left when her husband got a job in the south, and the other left because she couldn't juggle the FEA work with her household responsibilities. The men described them as not being serious, but it is likely that they did not have a choice.

In the more conservative north, introducing female FEAs can be a challenge.

SNAPSHOT 20: [REDACTED]**SUPPORT FIRM****NORTHERN REGION**

According to owner [REDACTED] the Northern Region has a very strong tradition, so when they brought female FEAs on board, men were resistant. Many men refused to be told what to do by women. However, he has always worked with female FEAs. He finds women are committed to work and are serious in the field. Currently three of his five FEAs are women. The enterprise purchases radio airtime to change mind-sets around gender.

Some agribusiness owners have developed innovative strategies to bring on female FEAs:

Figure 3: Gender-sensitive innovative strategies

[REDACTED] of [REDACTED] has hired 10 FEAs this year, of whom two are women. He wanted double that but couldn't find them. He found in previous years that he couldn't recruit senior staff because Savanna Agricultural Research Institute (SARI) pays better, and the more junior people would not stay around. Now he hires young people out of high school, trains them himself, and keeps them for between one and three years until they leave him to go back to school. He has found it difficult to hire married women to do this work. All his female FEAs have been under 25. The team met a 20-year-old woman named [REDACTED] who had just started. She has no field experience, so [REDACTED] will pair her with a male FEA and together they will cover 350 farmers.

[REDACTED] has taken action to make the job more appealing to women, for example by giving them territories closer to home so they will feel safer and spend less time traveling, and by allowing flexible hours so they can manage their household responsibilities. Each of the [REDACTED] FEAs cover around 250 farmers and receive the same salary regardless of sex. Performance reviews account for the fact that building the capacity of female farmers sometimes requires extra support, which can limit female FEA outreach. The women perform well, but he's noticed that they do better when the community is sensitised to seeing female extensionists. He is not currently tracking sales to time spent but is willing to consider it.

Last year [REDACTED] had six FEAs including two women. Selection criteria included a knowledge of agriculture and willingness to work in the bush. The women performed well, but they were reluctant to spend too much time on the road for both safety and comfort reasons, so they were assigned the closer communities. The owner has found women are more honest. They return with fuel, while men use the motorbikes to carry out personal tasks and come in with empty tanks. Male and female FEAs are paid the same salary and receive technical training from MoFA.

[REDACTED] from [REDACTED] has only hired men as FEAs. He believes women have the right technical skills, but his target villages are far, the roads are dangerous, and armed robbery is a threat. This year, he is trying to see if he can find farmers closer to his home/shop and hire a female FEA to manage them. Each of his FEAs has between 200-250 farmers, but if the number is smaller, he can assign her other tasks.

In 2013 [REDACTED] had a female FEA, who has since left to go back to school. She was good at interacting with women's groups, who were more comfortable opening up to a female FEA. They miss having her support, especially when they enter more traditional communities. They are currently recruiting for female FEAs and are trying to find solutions for certain obstacles. When women are reluctant to be on the road alone, they can arrange male FEAs to drop them off and pick them up again at the end of the evening.

██████████ of ██████████ manages 17 FEA/BDAs, of whom just one is a woman. The woman has done an excellent job. She is more organised than the men, provides clear instruction, and does due diligence on the farmers that she will work with. She has a secondary education and speaks well (even though she is the least educated FEA). Her performance around recovery is very high – 103%. ██████████ allowed her to keep the 3% profit over what was expected, as an incentive bonus. They would like to learn how to identify more female FEAs, but they have found that women prefer to be in the office or in the shops rather than out in the field.

Female agriculture students and businesses lack linkages

A number of the business owners and male FEAs spoke of women's reluctance or even inability to be FEAs, and the team decided to see if there was any truth to this by setting up a focus group discussion with female students in year one and two at ██████████. While this was a small sample of 14 young women between 19 and 28, the discussion made clear that women are interested in doing the same work as men, but don't know how to access opportunities, and are hampered by social norms. The focus group discussion also demonstrated that there is a pool of educated women available, but businesses do not know how to reach them. Some highlights of the discussion were:

- The young women were from different regions of Ghana, but all had faced numerous challenges to get where they are. Most of their parents do not support their decision to study agriculture, and many of them had to cry and beg their fathers to contribute what they could and then scrape together as much as they could on their own. The boys get support from their parents, and also often have their own land from which they can earn income for school, including living costs. Only two of the 14 women in the focus group discussion had their own tiny plots.
- Even once they get in to the college, their families pressure them to drop out because they consider it to be a waste of money - they believe they won't be able to work, and even if they do, they will be married, so the benefit will go to their husband's family. The girls can suffer emotionally from this continuous struggle. They are constantly worried, even about basic things like paying for food. (They mentioned that some of the boys also struggle from day to day.)
- Two of the young women were married but got divorced when their husbands wouldn't pay for or support their going to college. One said it was hard to leave her children at home with her family, and she suspects many young women don't attend because of that.
- None of them plan to marry until they have degrees. Some want MAs. They are determined to find husbands who support their ambitions.
- They are not confident about finding work once they graduate. Jobs are scarce and competition is high. Out of 100 applicants, usually around three are women, but men usually get selected. There is a perception that there are things women can't do. It is very discouraging, and many of them have considered dropping out.
- Despite the challenges, they see opportunity. Most don't want to work for MOFA but would like to be business owners. At Damongo, they learn skills such as spraying, planting and how to operate a tractor, and they believe there is nothing they can't do. They also say they feel comfortable riding motorbikes, and are willing to move to a strange location.

Female Role Models

██████████ is a tutor at ██████████ and was one of the MADE trainers at the technical course for FEAs representing the college's gender team. She is also one of 112 female certified tractor operators in Ghana and has herself certified 60 female students at the college. Women like this are pioneers who can help change people's minds. Men might say a woman can't drive a tractor, but when they see her clearing land, they understand that women can do work they previously thought was only for men. And when women see her, they start to dream about doing more than they thought possible.

Linkages to employment opportunities

One component of the Modernising Agriculture in Ghana (MAG) project, supported by the Canadian government, is to work through Ghana's agricultural colleges to develop a standard, gender-sensitive curriculum for extensionists. The project is interested in collaborating with MADE to link female students at all the colleges to internships and full-time jobs.

While some of these young women may discover that working as a field extensionist is not right for them, it appears there is an opportunity to link them to agribusinesses to the benefit of both sides. See below for recommendations.

MADE practices are not sufficiently gender-sensitive

When planning trainings and other events, MADE has not always taken gender-related constraints into account. An example of this is the female FEA from GIFTS, who was unable to attend the programme-supported training at [REDACTED]. With only three days notice, she did not have time to prepare. According to her female boss, women need at least two weeks' notice to negotiate with their husbands and get their agreement, cook and store food, make arrangements for the children, etc. Missing opportunities like these can hold women back professionally. This example came up during the assessment without prompting, and it is possible that there are other gender issues that MADE staff is unaware of.

DO NO HARM

According to DFID's Conceptual Framework on Agriculture, it is important to consider risks and unintended consequences of interventions and changes in the agriculture sector which may benefit or harm women's existing roles and activities. While the team did not observe such risks, there were potential risks at the household level that MADE and any follow-on project should monitor.

Current Risks in Programme Implementation

The team observed two main risks for women:

1. Women with already heavy workloads are now working even harder to take advantage of the opportunities provided through MADE. They are very happy that they can contribute to their children's education directly without having to chase their husbands for the money, but they are working even longer hours for this to happen.
2. Physical and sexual violence against women is prevalent in Ghana. There is a potential risk that male FEAS could take advantage of female farmers. Male community members could be threatened by the fact that MADE and its private sector partners are diverting additional resources towards women, which could have an impact both on resources available for their own use as well as how much time the women in their families have to dedicate to household chores.

Domestic Violence in Ghana

A study on domestic violence in Ghana show that 27.7 percent of women and 20 percent of men experienced at least one type of domestic violence in the 12 months prior to the survey. The most common form of domestic violence reported by women in the 12 months prior to the survey was economic violence, followed by social violence, psychological violence, physical violence and sexual violence. The qualitative analysis suggested that factors such as poverty, unemployment and economic shocks were identified as important determinants of domestic violence. Tensions and fights over money or property were found to be leading determinants of all forms of domestic violence across all regions.

Source: Domestic Violence in Ghana: Incidence, Attitudes, Determinants and Consequences; Institute of Development Studies (IDS), Ghana Statistical Services (GSS) and Associates, 2016

Possible solutions to mitigate these risks

Possible solutions to mitigate both risks above revolve around awareness raising.

1. In some instances, due to both sensitisation from donor and government stakeholders, and also from their own observations that their wives are working too hard whether as business owners, FEAS or farmers, men are taking steps to assist. Some are helping to fetch wood or water, and some are even helping with the children or with preparing the food. They told the team that they do this to help their wives, but also because they've seen that when they work together the whole household thrives. Sharing these types of stories, especially allowing men to hear from other men, will help promote such behaviour. MADE can do this directly, and also provide partner agribusinesses with the tools to do it themselves. MADE can also monitor this in partnership with the agribusinesses to identify women at risk and also see how their lives are impacted by the messaging campaign.

Some women told the team that if they make more income they want to farm on larger plots, and that they will be able to sustain this by hiring labour. It would also be interesting to observe what

solutions successful women find to manage increased responsibilities, in order to advise other men and women.

2. With guidance from MADE, partner agribusinesses have put in place practices to work with women within the societal structures. FEA training course material also emphasises the need for effective and considered SHF engagement practices. Male FEAs meet with women in groups and in public places, and do not enter into households unless the husband or other male guardian is present. This system limits the opportunity for FEAs to be alone with women and to cause them any risk. There have been no reported cases of women being threatened in any way by FEAs, but no system is perfect. As more women come on board as agribusiness customers and staff, it may be worth introducing sexual harassment training for agribusiness owners and FEAs.

Men seem open to the message that women have been left out of previous development programmes and are deserving of additional support. They are also open to the message that if women are allowed to build their livelihoods, the whole household and community benefits. Continuing to spread this message broadly can help alleviate the risk to women of men becoming resentful, and either confiscating their hard-earned money for their own use, or, worse, becoming violent.¹⁴ Interestingly, increased awareness of how women benefit from being honest and responsible could promote improved behaviour from men. Some agribusinesses which target women because of the poor male recovery rate have communicated this to the men and expect that if they let them into their buy-back schemes they may perform better.

Most of the FGDs were in public places and not designed to elicit information on domestic violence. From what the team did hear it appears that in many cases increased income has actually led to more peaceful households. It may be worth tracking this deliberately in the future, both to ensure that women are not being harmed, and also to see if there is any evidence to disprove the questionable assumption that women's economic empowerment activities lead to an increase in domestic violence.

¹⁴ The team did not hear of any examples of gender-based violence as a result of MADE support, but also was not in a position to probe deeply. In fact, in similar projects, as household-level stress about money decreases, typically so does gender-based violence.

SECTION 5. RECOMMENDATIONS

FOR MADE'S FINAL YEAR OF IMPLEMENTATION

Shared learning

A number of lead and support agribusinesses have devised innovative strategies both to recruit female FEAs and to work with female SHFs. Others expressed an interest in being more gender balanced but are uncertain how to do it or how it will impact their bottom line. MADE can bring interested agribusinesses together to encourage the sharing of positive and negative lessons learned, promote the adoption of already existing best practices, and track any new efforts for further dissemination.

Tracking economic benefit of working with women

Some agribusinesses already disaggregate data and have evidence of the economic incentives for working with women. MADE can encourage those agribusinesses that do not currently do so to put in place systems to disaggregate records, so that they too can see the profitability of working with women. It might be interesting to identify up to 10 volunteers to work with closely in the final year and to come up with templates for tracking data in more or less detail depending on need. For example some agribusinesses may choose to disaggregate by age, or capture not only time of recovery but quality of commodity when repaying in kind. Findings could be disseminated broadly before programme end.

Gender sensitisation

Working with MADE agribusinesses has opened up opportunities for women that they are eager to embrace. In some areas they remain constrained by gender norms that require them to prioritise their household responsibilities, requiring them to work even longer hours than before and preventing them from giving livelihood opportunities their full attention. While some men are now seeing the benefit of having wives who contribute to household incomes and are becoming increasingly supportive, this process could be accelerated through messaging around gender sensitisation. For interested agribusinesses, MADE could facilitate gender trainings with the Women in Agricultural Development Directorate (WIAD) so they can learn to embed messages about equity and equality in their technical assistance, with the goal of developing longer term relationships between the private sector and GoG that will remain in place beyond the life of the programme. MADE can coordinate with other stakeholders to ensure they are meeting a real need and there is no duplication of effort.

Establish fora for female FEAs

Although Ghanaian society is becoming more open to women in these roles, the number of female FEAs is still small, and they face challenges specific to their gender, including perceptions about male and female roles and time management issues related to other responsibilities. Bringing women together to meet and learn from each other and to share challenges and successes is likely to help them feel stronger and would help MADE identify how best to support them, for example by meeting any gender-specific capacity-building needs that might emerge. Creating fora for women is also a way to hear stories of their successes that could be promoted more broadly. These fora could take place on a regional or NSEZ level.

Address female FEA recruitment challenges

Some of the agribusinesses have managed to bring on female FEAS, while others would like to but have not been successful. MADE can help by disseminating the strategies adopted by innovative agribusinesses that were identified through this assessment. The programme can also take a more active role by setting up internships (attachments) for female agricultural students during their holidays, through its own contacts with [REDACTED] and in partnership with MAG, which has ties to the other agricultural colleges. This can provide exposure to both agribusinesses and young women that will help them overcome some of the perceptions they hold. MADE can also work with [REDACTED] and possibly some of the other colleges to set up job fairs for agribusinesses and current/former female agriculture students. Since young men also have difficulty finding work after graduation, this could also be opened up to include them, as long as it is designed in a way that the women's voices are prioritised. Ideally the colleges and agribusinesses would see the value of this activity and would continue to support it in the future.

Consider gender implications when planning activities

Make sure women's needs are taken into account, for example by allowing sufficient time to organise their lives before attending a training. Consider using feedback forms or more informal communication to learn if there are other issues impacting women's ability to participate that staff are unaware of.

Share findings with implementers of development projects in northern Ghana

Conversations with ADVANCE, MAG and MOAP revealed that partners are working with many of the same stakeholders and have similar objectives, although with different strategies to get there. All partners are open to ongoing discussions and potential collaboration, such as working with the agricultural colleges as described above, or a proposal from ADVANCE to coordinate on an event for the upcoming International Day of Rural Woman (October 15). MADE has already benefitted from the work that some of these projects have done, but deliberate collaboration and leverage could only be more meaningful.

FOR FUTURE MARKET SYSTEMS PROGRAMMES IN GHANA AND ELSEWHERE

Put in place a more intentional gender strategy

In line with recommended best practices, consider a hybrid market systems approach with a more intentional strategy to bring women up to a level where they can compete equitably with men. The donor and project implementer need to agree where on the continuum between a purist and hybrid approach the project should fall, including understanding budget implications for implementation and monitoring. The approach may change depending on the situation in the target country/region. A programme like MADE in the NSEZ, where other donors and government stakeholders are carrying out gender mainstreaming activities, may require less direct support compared to a location where gender sensitisation is not taking place.

Base strategy on in-depth research

At programme inception, carry out an assessment to understand gender-based constraints and opportunities and design activities to address them within the market systems framework. If possible, integrate this research with other studies rather than as a stand-alone piece, so that it does not get sidelined.

Track impact effectively

Put in place a monitoring, evaluation and learning framework that not only disaggregates effectively but tracks systemic change for both sexes. Update the gender strategy regularly based on new information that comes in through the MEL system. The figure below shows the phases of a gender-focused market systems strategy. A structure like this, aligned to the goals of a specific programme, can be used to assess progress and realign interventions and the distribution of available resources as needed.

Table 2: Levels of Systemic Change and Women's Economic Empowerment¹⁵

INITIAL	INTERMEDIATE	ADVANCED	MATURED
Project partners innovate their practices to provide women with access to services, jobs and other benefits.	<p>Partners see a vested interest in targeting women and act on this.</p> <p>Women continue to have access to services, jobs and other benefits after initial partnership activities are finished.</p> <p>More women are able to access these services, jobs and other benefits without project intervention.</p>	<p>Partners expand their targeting of women due to positive business outcomes.</p> <p>Over time, many more women gain access to services, jobs and other benefits.</p> <p>Women see benefits (e.g. income, time, saving) as a result of their access.</p> <p>There are signs that women have increased decision-making power and influence as a result of their improved access.</p>	<p>Increasingly more women gain sustained access to these services, jobs and other benefits.</p> <p>Women realise a sustained increased benefit as a result of their access.</p> <p>Other businesses see a vested interest in targeting women and they act on this.</p> <p>There are broader signs of increasing empowerment, particularly in areas of agency.</p>

Examine and collect data relating to constraints and opportunities for youth

In addition to disaggregating by sex, it could be useful to disaggregate by age in order to identify how to support the needs and interests of young men and women. In Ghana and elsewhere in Africa, young people are seeing that it is getting harder to find work in the urban centres, and that they can earn income through agriculture. Supporting this trend falls within the objectives of both donors and host country governments. Data that would help design relevant interventions as well as provide broader lessons learned could contribute to this effort.

Ensure staff have appropriate skills to support women and men

Design a scope of work for a gender specialist who can support staff in reducing gender disparities in access to, control over and benefit from resources, wealth, opportunities and services. Provide gender training to help staff understand how they can carry out gender mainstreaming activities within the confines of a market systems programme.

Devise a strategy to increase the number of female-owned agribusinesses

Consider adjusting criteria to allow more women business owners to join the programme, perhaps setting a small target of 4-5 women owners for years 1-2 to assess performance. Partner with an organisation that has a mandate to raise capacity and help women-owned businesses develop growth strategies, such as [REDACTED]. [REDACTED] also provides start-up support to help young female entrepreneurs generate a business idea, prepare a business plan and access finance. A programme could link female students at [REDACTED] and other colleges to this support, through a competitive grant application.

Coordinate with other stakeholders

At the programme level it is important to coordinate with public and private stakeholders to identify areas for collaboration and leverage and to avoid duplication. At a higher level, as noted above, there is still a lot of learning to capture around inclusive market systems. There is an opportunity to work together to understand what works, what doesn't work, and how we can collectively improve our support to women and men. Programme implementers can seek out local, regional and international venues to present findings and learn from others.

¹⁵ The WEAMS Framework Women's Empowerment and Markets Systems, Jones, 2016

ANNEX 1. TERMS OF REFERENCE

Programme:	Market Development (MADE) Programme Northern Ghana
Job Title:	Senior Gender Advisor
Accountability:	Ghana MADE Programme Manager
Location:	Remote, with short-term travel

BACKGROUND

The Department for International Development (DFID) of the UK Government has agreed an extension of two years to the Market Development (MADE) Programme. Originally established in 2013, MADE will now continue until March 2020. MADE is working to increase the incomes and resilience of smallholder farmers (SHFs) and rural enterprises, operating in agricultural markets, in Northern Ghana. MADE uses a market systems development approach to improve the way agricultural markets function enabling SHFs and enterprises to buy and sell goods and services at fair prices. The objective of the MADE extension is to increase and extend the improvements in productivity and incomes of SHF and enterprise achieved by MADE during its first 4 years of operation. It will do this by:

- **Deepening and widening the impacts of MADE** – by supporting agribusiness partners, suppliers of inputs such as seeds etc. and companies aggregating crops for commercial buyers, to adopt innovative business models piloted and tested by MADE. By adopting these models, the MADE partners, will provide a co-ordinated package of inputs such as fertilizers and services such as ploughing to thousands of SHFs cultivating a number of crops across Northern Ghana.
- **Mainstreaming the impacts of MADE** - by delivering strategic communications and influencing campaigns, highlighting the results and lessons learnt, to private sector, public sector and development partners to secure their support of market system development approaches for improvements in the agricultural sector. These campaigns will be evidenced based utilising the extensive data collected through MADE's monitoring systems.

OBJECTIVE

The Senior Gender Advisor will lead the collaborative process of creating a Gender-Sensitive Business Case for Private Sector Actors in Northern Ghana for the MADE programme.

In order to arrive at this Business Case, the fundamental question that the Gender Assessment will seek to answer is: **what are the barriers in knowledge or social norms that drive private sector firms in Northern Ghana to not have mainstreamed engagement with women?**

TASKS

- 1) **Desk Research:** The consultant will be leading desk review of literature and secondary quantitative data to familiarize themselves with the existing resources and the programme. This will be done in coordination from one in-country staff and one HQ-based researcher that will provide technical background and contextualized information.
- 2) **Develop Methodology:** The consultant will lead the technical development of the methodology for the Gender Assessment, which includes tools for capturing data by the research team and strategy for collecting data. This will be based on the desk research and will be coordinated with the research team.
- 3) **Conduct Gender Assessment:** The consultant will lead the technical scope of the assessment based on the methodology proposed and will be supported by the research team. The Assessment may include focus groups and participatory appraisal activities with men and women from target direct and indirect beneficiary groups; key informant interviews with experts on gender and Market

Systems approach. The work will be based on the 32 partner firms that are direct beneficiaries of the programme and their network of small-holder farmer.

- 4) **Provide Gender Sensitisation:** The consultant will lead the facilitation of a 1-day sensitisation training with the programme's technical team to ensure that a consistent message is provided to all partners regarding women's economic empowerment and engagement within the MADE programme.
- 5) **Produce a Gender Assessment Report and Business Case:** The consultant will produce a report that highlights successes and gaps and identifies partners that are effectively engaging with women throughout their value chain and operations. In addition, the consultant will produce a succinct Gender-Sensitive Business Case for Private Sector Actors in Northern Ghana based on the assessment.

TIMELINE

The consultancy is for a period of 2 months with 25 days of level of effort, based on a six-day work week, with 8-hour days.

LOGISTICS

All travel arrangements will be provided by Nathan Associates. A small team of headquarter and field-based staff will assist the consultant with the operational and technical assignment.

QUALIFICATIONS AND SKILLS

- Minimum of 10 years of experience in international development and women's economic empowerment.
- Broad knowledge of food security, agriculture, and private sector engagement in Western Africa required, preferably in Ghana.
- Advanced degree in sociology, international development, rural development or another related field required.
- Substantial experience in designing, implementing and analysing social and gender analyses and/or assessments in rural areas required.
- Demonstrated capacity in research methods including data analysis, qualitative methods and focus group discussions required.
- Experience training others in gender awareness required.
- Demonstrated ability to think strategically about long-term programming. Demonstrated capacity to analyse complex issues, draw relevant conclusions and produce a comprehensive technical report.
- Strong writing skills with advanced skills in editing and formatting in Microsoft Word.
- Consultant must be independent but collaborative, willing to share thoughts and ideas, and able to give constructive feedback.
- Cultural sensitivity, particularly in multi-ethnic and multireligious contexts.
- Experience working for international donors.
- Fluency in English required.
- Flexibility to travel.

ANNEX 2. GUIDING QUESTIONS

MADE Staff

- Please give us an overview of how you understand the Ghana MADE gender strategy and how you've addressed gender in your work.
- What do you think are some of the strengths or weaknesses of the M4P approach for facilitating gender integration in market development and in VCs?
- What are the key lessons learned (both success and failure)? Particularly in relation to incentivising the private sector to support women.
- Have you seen a difference in VCs where women are more present as opposed to non traditional sectors?
- Have you observed any unexpected and/or negative impacts for women and/or men?
- Have you addressed socio-cultural issues in your work, if so how and what was the result?
- Do you have the information you need to implement the gender strategy?
- Do you think you have the capacity you need to implement the gender strategy?
- What recommendations do you have to achieve gender targets and impact women's empowerment 1) for the rest of Ghana MADE and 2) for future market systems projects in Northern Ghana.

Agribusiness Owners (to be adapted for non-partner agribusinesses)

- Business information to be collected prior to interview (provided by MADE team):
 - Business type, business sector, size of business (# full-time/part-time employees or income if recorded), location, male/female owned, age of business, services provided
- Do you believe that there are differences in your interactions with men vs. women? Such as?

Staff-related questions

- How many men/women work in your business? Are any of these related to you? (if so, how many)
- Do you employ women to do specific work/different to men? What kind of jobs do men and women do in the business?
- Do feel there are differences in the way men and women carry out certain tasks?
- Do you pay people differently depending on the work they do? Can you give an example.
- Have you observed more women taking on jobs that are traditionally male in recent years? If yes, how do they do in those roles?
- Do you think having more women in different roles could impact your business, and if yes, how?
- What is holding you back from increasing the number of female staff members in positions such as FEA/BDA?

Client-related questions

- Do you have more men or women as customers? What is the percent (if you don't know exactly please approximate)?
- Are there differences in the purchases made/services requested by men and women? Please provide examples. This could include the following or any other services you provide to SHFs:
 - inputs (e.g. seeds, fertilisers, feed, fingerling, livestock, medicine, etc.)?
 - information (production techniques, market price, market demand, etc.)?
 - services (from information provider, veterinarian, vaccination provider, medicine seller, etc.)?
 - output markets?
- Do you actively try to attract either of the two sexes? Why or why not?
- Have you observed any differences in male and female adoption rates of new technologies?
- If yes, does that impact how you serve them? What if anything do you do differently?
- Do you believe there is a difference in how men and women use your product?
- Do you offer credit to your purchasers?
- In your opinion, are men or women more creditworthy?

Specific questions for female business owners

- What challenges if any have you faced developing your business (push back from men and/or women, mobility, access to resources and info, etc.)?

- Did you receive any capacity building and if yes, what kind? What else do you need to compete effectively?
- Are there any policies/regulations that hinder your ability to work effectively? If yes-are you involved in any advocacy efforts or would you like to be?
- Are you a member of any formal or informal business group? If yes, what benefits does that bring you? Has anyone mentored you or have you mentored anyone?
- If you are married-is your husband supportive of your work? Do you face any challenges balancing work/life responsibilities? Do you discuss your business with him, including how to use earnings (whether to reinvest or spend money on other things, etc.)?

FEAs/BDAs

- Information to be collected prior to interviews: age of participants, gender, Agribusiness employer, location
- What interested you to become a FEA/BDA?
- Do you face any challenges in becoming an FEA (from family, employers, community, famers)? working with the opposite sex farmers/business owners? If yes, please explain.
- Do you use different strategies for reaching male and female farmers?
- Have you observed that male and female demand for services differs? If yes, please explain.
- Have you observed any differences in male and female adoption rates of new technologies?
- Have you observed any differentiation in quality of quantity on male and female plots?
- What impacts (both positive or negative) have you observed from women's participation in the programme-either at the farm, community or household level.

Small-holder Farmers

- Tell us about your farming practices (what crops, land size, etc.)
- Tell us about your interaction with the agribusinesses. How do you access and do you have sufficient access to:
 - Inputs (e.g. seeds, fertilisers, feed, fingerling, livestock, medicine, etc.)?
 - Information (production techniques, market price, market demand, etc.)?
 - services (from information provider, veterinarian, vaccination provider, medicine seller, etc.)?
 - Output markets?
- What changes have you seen from your collaboration with the agribusinesses? (skills, income, awareness, confidence?).
- Have you used credit for your farm or household? If no, why not? If yes, please tell us about how you accessed it and what you used it for?

Female Interviewees

- Have these changes translated into increased decision making (around production, marketing household spending, etc.)? Changes in your notions about yourself? Your social status?
- What is your husband's opinion of your new role? How has it changed? Why? What about the other women in your family? Community members?
- How do you balance your livelihood and household responsibilities?
- Would you like to increase your participation in this type of work? What do you aspire to? What do you need to achieve this goal?
- Have you interacted with male or female FEAs? Or both? Do you have a preference and if so why?
- Are you more likely to buy from an agribusiness as a result of your FEA experience?

Male Interviewees

- Have you interacted with male or female FEAs? Or both? Do you have a preference and if so why?
- Are you more likely to buy from an agribusiness as a result of your FEA experience?
- What were your initial thoughts about women participating in this activity/program/ federation?
- How have they changed? Why did they change?
- Has it led to any change in how you and your family manage household responsibilities and decisions making? Please provide examples.
- What benefits are you or your family seeing from your wife's participation?
- Have you seen any community-wide changes in how men and women interact?

Government of Ghana Counterparts

- How is gender handled in your ministry, both at the national and local level?
- What are the key challenges you have observed that prevent women from participating at higher levels of the VCs?
- How is ministry staff trained on gender issues? Do they have sufficient capacity in your view?
- Does your ministry have female staff to work with female sector participants? How many and at what level?
- Does your ministry have any resources available for women in the ag sector (capacity building, credit, etc.)? If yes, how can they access it?
- What policies exist or are planned that are relevant to women in the agriculture sector?
- At what level does your ministry collect sex-disaggregated data?
- Can you share any data, reports, etc. related to gender issues?
- Do you coordinate with other GoB stakeholders or other public and private sector stakeholders on gender issues, and if so how?

Other Development Implementors

- Please give us an overview of your gender-focused work in agriculture, especially market systems.
- What analysis have you done to guide your efforts, and is there anything you can share (gender analysis/strategy, quantitative or qualitative assessments, reports, tools, success stories, etc.)?
- What are the key challenges you have observed that prevent women from participating at higher levels of the VCs?
- What opportunities exist to increase women's participation at higher levels of the VCs?
- Are you familiar with markets system approach? If yes, what do you think are some of the strengths or weaknesses of this approach for facilitating gender integration in market development and in VCs?
- What are the key lessons learned (both success and failure)? Particularly in relations to incentivising the private sector to support women.
- Have there been any unexpected and/or negative impacts for women and/or men?
- Have you worked primarily in VCs where women are more present or have you targeted non-traditional sectors? How did you decide on this approach and how is it going?
- Have you had to provide additional incentives or more direct facilitation when targeting women as opposed to men (more push than pull)?
- How have you been able to engage with the private sector? GoB? Civil society?
- Have you addressed socio-cultural issues in gender-focused/MS interventions? If yes, how and how did you measure impact?
- What if any gender-focused working groups do you participate in? Are they useful and if so how?

ANNEX 3. DOCUMENTS REVIEWED

MADE Documents

- Assessment Report on Gender and Social Inclusion Models Implemented by Organisations; MADE, October 2018
- Ghana MADE's Results Sharing Series: Learning Brief on Women's Economic Empowerment in the Onion and Vegetable sectors
- MADE's Gender 2014/2015 Progress Report & 2015/2016 Annual Plan
- MADE Gender Strategy-Revised; MADE, July 2015
- Mainstreaming gender in an agricultural M4P programme: MADE's approach in practice, Case study # 2 – November 2015
- Strengthening Gender Outcomes: Scoping Visit Report; Sally Smith for WISE, January 2016

External Documents

- ADVANCE Gender Impact Assessment Report; ACDI/VOCA, August 2013
- Creating Markets in Ghana: Country Private Sector Diagnostic; IFC, November 2017
- Gender and Market Development: A framework for strengthening gender integration in market systems development, Mercy Corps
- Gender Lens Investing: The Case for Empowering Women; AgDevCo, March 2018
- Investing in Women: New Evidence for the Business Case; IFC, March 2017
- Mainstreaming Women's Economic Empowerment (WEE) in Market Systems Development, Swiss Agency for Development and Cooperation
- Policy Brief: Women and Smallholder Agriculture in Ghana; SEND Ghana, October 2014

ANNEX 4. MEETING LIST

Table 1: MADE Staff Interview Summary List

	NAME & TITLE
1	██████████-Market Development Managers
2	██████████, Team Lead
3	██████████, MEL Specialist & ██████████, Communications Specialist
4	██, Market Development Specialists

Table 2: Agribusiness Interview Summary List

	REGION	LOCATION	STAKEHOLDER	TYPE	INTERVIEW DESCRIPTION
1	Upper East	Bazua	██████████	Support Enterprise	KII with Business Owner
2					FGD with FEAs
3					FGD with Mixed Group
4		Bawku	██████████████████	Lead Firm	KII with Business Owner
5					FGD with FEAs
6					FGD with Mixed Group
7		Bolga	██████████	Lead Firm	KII with Business Owner
8					FGD with FEAs
9					FGD with Female SHFs
10		Bolga	██████████	Support Enterprise	KII with Business Owner
11		Bolga	██████████████████	Lead Firm	KII with Business Owner
12					KII with BDA Manager
13		Sandema	██████████	Lead Firm	FGD with FEAs
14					FGDs with Male and Female SHFs
15		Paga	██████████████████	Lead Firm	KII with Business Owner
16					FGDs with Male and Female SHFs
17		Garu	██████████	Lead Firm	KII with Business Owner
18					FGD with FEAs

19				FGDs with Male and Female SHFs
20		Tumu	Lead Firm	KII with Business Owner
21				FGD with FEAs
22		Gwullo	Support Firm	KII with Business Owner
23				FGD with FEAs
24	Upper West	Babellie	Support Firm	KII with Business Owner
25				FGD with FEAs
26		Bulenga	Lead Firm	KII with Business Owner
27				FGD with FEAs
28				FGDs with Male and Female SHFs
29		Chaba	Lead Firm	KII with Business Owner
30				FGD with FEAs
31				FGD with Mixed Group
32		Wa	Lead Firm	KII with Business Owner
33				FGD with FEAs
34		Biehii	Lead Firm	KII with Business Owner
35				KII with FEA Manager
36				FGDs with Male and Female SHFs
37		Wa	Lead Firm	KII with Business Owner
38	Northern Region	Tamale	Lead Firm	KII with Business Owner
39				FGD with FEAs
40				FGDs with Male and Female SHFs
41		Tamale	Lead Firm	KII with Operations Manager
42				FGD with FEAs
43		Tolon	Lead Firm	KII with Business Owner
44				FGD with FEAs
45				FGDs with Male and Female SHFs
46		Sang-Mion	Lead Firm	KII with Business Owner
47		Tamale	Support Firm	KII with Business Owner

48					FGD with FEAs
49					FGDs with Male and Female SHFs
50		Tamale	██████	Support Firm	KII with Business Owner
51		Walewale	██████	Lead Firm	KII with Business Owner
52		Walewale	██████	Lead Firm	KII with Business Owner
53		Yendi	██████	Lead Firm	KII with Business Owner
54					FGDs with Male and Female SHFs

Table 3: External Stakeholder Interview Summary List

	ORGANIZATION	LOCATION	NAME	TITLE
1	Regional Gender Department	Wa	██████	Regional Director for Department of Gender Ministry of Gender, Children and Social Protection
2	Regional WIAD Office	Wa	██████	Assistant Regional Officer, WIAD – Upper West Region
3	Damongo College	██████	FGD with female students and two lecturers (1 male, 1 female)	
4	ADVANS Ghana (regional office)	Tamale	██████	Branch Manager
5	ADVANCE II (USAID project)	Tamale	██████ ██████ ██████	Chief of Party Deputy Chief of Party Technical Director
6	National Board for Small Scale Industry (NBSSI)	Tamale	██████	Tamale Metropolitan Business Resource Center Manager
7	National WIAD Office	Accra	██████	National Director
8	ADVANS Ghana (national office)	Accra	██████	Head of Partnership Development
9	GIZ-Market-Oriented Agriculture Programme in Ghana (MOAP)	Accra	██████ ██████	Deputy Head of Programme Component Manager
10	High Commission of Canada to Ghana	Accra	██████ ██████	First Secretary Development Officer
11	Modernizing Agriculture in Ghana Project	Accra	██████	Project Lead